

I. Implementation Plan

After designing your organization’s AFI Project, it is time to provide an overview of how the program will be implemented over the five year project period – your implementation plan. In an AFI application, this is called your “Approach.”

A plan is typically a narrative that describes how you will implement the project, along with tools to help the project keep track of activities and timelines. One way to express the main activities in your plan—for project management purposes and for inclusion in your AFI application—is by using a Gantt chart. Gantt charts are helpful for summarizing activities that can be represented by numeric quantities or other forms of abbreviation on a clear timeline. In a Gantt chart, time is represented horizontally, the activities vertically. In AFI Project Gantt charts, time should be represented in quarterly portions over the entire five-year period of the project. See the Gantt chart below in Figure 3 or on the Asset Building Web site (look for the Project Builder under “Apply for Funding”) at <http://www.acf.hhs.gov/assetbuilding>. Below are some typical activities you may want to include in your workplan.

Marketing Activities

Marketing activities are often expressed in numbers and categories, such as the number of community presentations per quarter, number of individuals reached through one-on-one interactions (e.g., phone calls, walk-ins), and so forth.

Recruitment Projections

Recruitment projections typically are expressed as the ideal number of potential participants to be identified each quarter. Remember the funnel principle of marketing: you likely will need to recruit more participants than the number of accounts you target for that quarter because some people will not apply and some will drop out.

Account Opening Projections

IDA opening projections are similar to recruitment in that they usually are expressed as a number of accounts targeted in a given time period. The number of open IDAs projected to be in “open” status should reach zero by the fourth quarter or final month of the Project’s fifth year, since all funds must be expended and all accounts closed at the end of the fifth year.

TIP: One very important AFI rule is that AFI Project staff may open IDAs for participants only if the full amount of potential matching funds for those accounts are available in the Reserve Account at the time. An AFI Project, for example, with only half of the matching funds in the Reserve Account may open only half of its projected IDAs. As the remaining funds are deposited in the Reserve, the remaining accounts can be opened. The rule is designed to avoid the devastating situation where an AFI participant works hard to save and prepare for asset purchase only to learn there are no matching funds available.

Figure 3: Gantt Chart

	YEARS 1-5			
	Repeat for each year			
	Q.1	Q.2	Q.3	Q.4
<u>Outreach</u>				
<i>Presentations (by # given)</i>				
<i>Ads, flyers (# distribution outlets)</i>				
<u>Pre-screening/Intake</u>				
<i># referrals</i>				
<i># inquiries</i>				
<u>Enrollment</u>				
<i># accounts open: HO</i>				
<i># accounts open: EDUC</i>				
<i># accounts open: SM BUS</i>				
<i>Total accounts per quarter</i>				
<u>Funds into Reserve</u>				
<i>Fed/Nonfed deposits (in 1000s)</i>				
<u>Accumulation</u>				
<i>Aggregate savings of accounts</i>				
<i>Aggregate match of accounts</i>				
<i>Total savings and match</i>				
<u>Completions/Expense Payments</u>				
<i>Homeownership* (complete)</i>				
<i>Education**(1st, part, complete)</i>				
<i>Small Business***(1st, part, complete)</i>				
<u>Training</u>				
<i>\$ Management (# hours)</i>				
<i>Topic Workshops (# sessions)</i>				
<i>Asset-specific (# attendees)</i>				
<u>Counseling</u>				
<i>One-on-one sessions with IDA</i>				
<i>Program staff</i>				
<u>Reporting</u>				
<i>Financial</i>				
<i>Program Progress</i>				
<i>Data for Evaluation</i>				

Key:

* Homeownership withdrawals are categorized as complete withdrawals because they are typically one time payments in full.

** Education withdrawals may be categorized as first time, partial (not first time but still saving), or complete (final withdrawal).

*** Small Business withdrawals may be categorized as first time, partial (not first time but still saving), or complete (final withdrawal).

Anticipated Savings Amounts

Most AFI Projects represent anticipated savings rates as an average savings per month or quarter and show the amount on the chart as an aggregate sum—representing the total amount of savings for all accounts opened during that period. (Average savings per month is a key concept because not all clients will save every month. AFI hopes to create regular savings habits and this skill may take time to develop.)

Account Attrition

Attrition refers to accounts closed for reasons other than successful asset purchase. For example, the participant may have chosen to leave the program or the program staff may ask the participant to close the account due to noncompliance with the program's guidelines. Account closings are common in IDA programs. Therefore, many projects make projections of account closings and have a strategy for adding new participants and opening new IDAs that replace the closed accounts.

Successful Asset Purchases

For most AFI Projects, there is a startup period when the Project is marketed to potential participants, clients are enrolled, and so forth. After 6 to 18 months, most Projects have some participants who have, in that time, completed their savings and other requirements and are ready for asset purchase. This can be expressed in the Gantt chart by asset-purchase category (e.g., homeownership, education, small business capitalization). Many AFI Projects plan for an average number of successful purchases per quarter after two or more years of program activity. These purchases will likely occur up to the end of the fifth year of the program.

Training and Counseling Services

Training and support services are challenging to represent on a Gantt chart because they are not always easily quantifiable. Programs have expressed these activities by projected number of workshops or counseling sessions per quarter or by the number of participants they expect to serve in these workshops or sessions per quarter.

WHAT AFI SAYS: In addition to providing training and counseling, the AFI funding announcement may indicate additional preferences for programs that offer support for strengthening marriages and families for AFI participants. For some programs, this is accomplished through the delivery of financial training, using a curriculum designed for working with married couples or families. Other programs consist of additional counseling or workshops on broader issues of marriage support or life-skills training related to developing healthy families.

Deposits Into the Reserve Account

Programs can show their expected cash flow into the Reserve Account over the five years of the program. Many programs have nonfederal match sources with stipulations regarding when the funds will be available to them for deposit into the Reserve. A foundation may commit \$200,000 to the program, for example, and provide those funds in two payments of \$100,000 over two fiscal years. The Federal match for these funds, therefore, can be accessed after these nonfederal funds are placed in the Reserve Account.